

Troy T. Williams v. Capital One Bank(USA)N.A. and Equifax Information Services Inc.

2017 Aug-14 PM 01:46

U.S. DISTRICT COURT
N.D. OF ALABAMA

Case No. 5:17-cv-01216-HNJ

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION

FILED

2017 AUG 14 P 12:48

August 14, 2017

U.S. DISTRICT COURT
N.D. OF ALABAMA

This document relates to:

Troy T. Williams,an
Individual

Plaintiff,

V.

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CaseNo. 5:17-cv-01216-HNJ
: PLAINTIFF DEMANDS TRIAL
: BY JURY

Capital One Bank (USA)N.A.
and Equifax Information Services
Inc.
Defendant(s)

PLAINTIFF'S AFFIDAVIT

I, Troy T. Williams, of Harvest, in Madison Alabama, MAKE OATH
AND SAY THAT:

1. I do solemnly swear by all laws and statutes that apply, that I,
Plaintiff, Williams, pro se' "affiant" contacted Equifax Information
Services Inc., [hereinafter, Equifax] in or around these following

dates August 4th approximately at 12:40p and August 7th approximately at 10:59a.

2. Plaintiff, Williams, asserts that he inquired about his credit report as it pertains to Equifax and spoke with a Martha on August 4, 2017 at approximately 12:40p telephone number 1-888-836-6350. Williams asserted he wanted to know what was in his credit file in accords with FCRA and all parts and subparts that apply. Williams inquired in particular about the "*civil claim judgment*" in favor of Capital One Bank(USA)N.A. Martha (Customer Service Representative) indicated the following (1) says no records available to indicate "*civil claim judgment*" (2) says report has been purged (3) court ordered "*civil claim judgment*" to be removed (4) says court can add or remove information at anytime (5) says investigation is incomplete (6) will send out current status to PO Box located in Harvest, Alabama (7) gave confirmation #7216034809.
3. Plaintiff, Williams, asserted FCRA and all parts and subparts that apply and insisted to Customer Service Representative, (Martha) the following: (1) when was the file purged (2) who specifically gave authorization for the file to be purged. Martha replied, there is nothing on your file, no information to give at this time.
4. Plaintiff, Williams, pro se' being dissatisfied with the results of Customer Service Representative, (Martha) contacted Equifax on August 7, 2017 approximately 10:59a at telephone number 1-888-836-6350 and immediately requested to speak with a supervisor. Equifax responded and supposedly connected me with a supervisor named "Ann" located in the Philippines. Williams informed "Ann" that he is asserting his rights under FCRA and

any and all parts that apply and request to know what is in his credit file, in particular, the “*civil claim judgment*” in favor of Capital One Bank(USA)N.A. Williams proceeds to ask the following questions to Ann (1) when was the file purged (2) who authorized the file to be purged (3) the specific date and time the file was purged.

5. Ann, (Alleged Supervisor) located in the Philippines, responds by indicating (1) there is no indication of a “*civil claim judgment*” on your file (2) there is no information to report on your file at this time (3) no information to give as to who authorized and the date “*civil claim judgment*” was removed.
6. Plaintiff, Williams, pro se’ responds in kind to alleged supervisor, “Ann” by alerting her that he has a copy of his credit report he obtained in and/or around May 2017 clearly indicates a “*civil claim judgment*” and that he believes on all accounts that Ann and/or Equifax is being extremely dishonest about the matter.
7. Ann, (Alleged Supervisor) begins to reiterate her position that there is nothing in the file to report, no “*civil claim judgment*” in favor of Capital One Bank(USA)N.A. Ann then concludes the matter with leaving a confirmation # 7219030390 and indicated that updated report will be sent out in 7 to 10 business days to your PO Box located in Harvest, Alabama.

In accords with **Title 28 U.S.C. § 1746**, Plaintiff, Williams, declares under penalty of perjury that the fore going is true and correct.

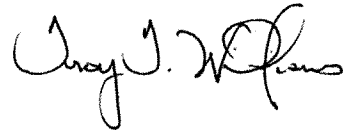
Respectfully submitted,

Troy T. Williams v. Capital One Bank(USA)N.A. and Equifax Information
Services Inc.

Case No. 5:17-cv-01216-HNJ

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Respectfully submitted,



/s/Troy T. Williams
(Pro Se)

PO Box 464

Harvest, Alabama

256-749-2614

256-829-8246 Alt#

twothetlwill@gmail.com

In Proper Person

Certificate of Interested Parties:

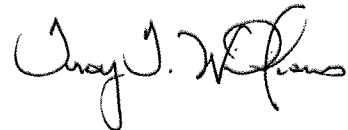
August 14, 2017

I, Troy T. Williams, do solemnly swear that the foregoing is true and correct to the best of my knowledge and that this "Affidavit" is in compliance with **with Local Court Rules and Fed.R.Civ.P.**. I have sent the following parties a copy of my brief via United States Postal Service and by email..If you have any questions please contact me at twothetlwill@gmail.com. Thank you.

Capital One Bank (USA)N.A.
Attn: Legal Department
1680 Capital One Drive
McLean, VA. 22102

Equifax Information Services Inc.
Attn: Legal Department
1550 Peachtree St. N.W.
Atlanta, GA 30309

Respectfully submitted,



/s/Troy T. Williams
(Pro Se)
PO Box 464
Harvest, Alabama
256-749-2614
256-829-8246 Alt#
twothetlwill@gmail.com
In Proper Person